

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In Re: §  
§  
Elizabeth J. Brockman § Case No. 17-27253  
§  
Debtor §

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 09/12/2017 . The undersigned trustee was appointed on 09/12/2017 .

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 111,500.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	10,144.41
Bank service fees	131.74
Other payments to creditors	58,451.70
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	13,000.00
Other payments to the debtor	0.00
Leaving a balance on hand of <sup>1</sup>	\$ 29,772.15

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 03/14/2018 and the deadline for filing governmental claims was 03/14/2018 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 8,053.88 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 8,053.88 , for a total compensation of \$ 8,053.88 <sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 40.03 , for total expenses of \$ 40.03 <sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 07/25/2018 By: /s/Zane L. Zielinski, Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
ASSET CASES**

Exhibit A

Case No: 17-27253 PSH Judge: Pamela S. Hollis Trustee Name: Zane L. Zielinski, Trustee  
Case Name: Elizabeth J. Brockman Date Filed (f) or Converted (c): 09/12/2017 (f)  
341(a) Meeting Date: 10/12/2017  
For Period Ending: 07/25/2018 Claims Bar Date: 03/14/2018

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 807 Haldemann Joliet II 60436-0000 Will	123,000.00	123,000.00		111,000.00	FA
2. 2012 Chevy Equinox Mileage: 85,000 /Kelley Blue Book	9,000.00	9,000.00		500.00	FA
3. Miscellaneous Household	650.00	0.00		0.00	FA
4. Everyday Apparel	350.00	0.00		0.00	FA
5. Miscellaneous Jewelry	50.00	0.00		0.00	FA
6. Bmo - 5732	219.00	0.00		0.00	FA
7. Bmo -	213.00	0.00		0.00	FA
INT. Void (u)	0.00	N/A		0.00	FA

			Gross Value of Remaining Assets	
TOTALS (Excluding Unknown Values)	\$133,482.00	\$132,000.00	\$111,500.00	\$0.00
			(Total Dollar Amount in Column 6)	

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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR):

Current Projected Date of Final Report (TFR):

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## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-27253  
Case Name: Elizabeth J. Brockman

Trustee Name: Zane L. Zielinski, Trustee  
Bank Name: Associated Bank  
Account Number/CD#: XXXXXX2328  
Checking

Exhibit B

Taxpayer ID No:  
For Period Ending: 07/25/2018

Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
11/27/17	2	Elizabeth Brockman 807 Haldeman Avenue Joliet, IL 60436	Settlement Funds	1129-000	\$500.00		\$500.00
02/28/18		Chicago Title Insurance 820 Parkview Boulevard Lombard, IL 60148	Sale Proceeds		\$29,417.59		\$29,917.59
			Gross Receipts \$111,000.00				
		Bmo Harris Bank N.A. Po Box 2035 Milwaukee, WI 53201	Mortgage (\$51,998.78)	4110-000			
		Chicago Title Insurance	Title Fees (\$1,918.00)	2500-000			
		BHHS Koeing Rubloff Realty Group	Broker Commission (\$7,155.00)	3510-000			
		Real Estate taxes (including pro-ration)	Taxes (\$4,402.92)	4700-000			
		Homestead Exemption	Homestead Exmption (\$13,000.00)	8100-002			
		Plumbing Bill Lien (reimbursed to the Debtor)	(\$250.00)	4120-000			
		Transfer Tax	Transfer Tax (\$499.50)	2820-000			
		Midwest Mold Prevention	(\$1,800.00)	4120-000			
		Chicago Land Agency - Water Bill and Fees	water bill and service fees (\$208.21)	2500-000			
		Survey Fee (Studnicak and Assoc)	Survey (\$350.00)	2500-000			
	1		807 Haldemann Joliet IL 60436-0000 Will \$111,000.00	1110-000			
03/08/18	5001	International Sureties, LTD. Suite 420 701 Pydras Street New Orleans, LA 70139	Yearly Bond	2300-000		\$13.70	\$29,903.89

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## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-27253  
Case Name: Elizabeth J. Brockman

Trustee Name: Zane L. Zielinski, Trustee

Bank Name: Associated Bank

Account Number/CD#: XXXXXX2328

Checking

Taxpayer ID No:

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 07/25/2018

Separate Bond (if applicable):

Exhibit B

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
04/06/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$44.45	\$29,859.44
05/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$42.96	\$29,816.48
06/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$44.33	\$29,772.15

COLUMN TOTALS	\$29,917.59	\$145.44
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$29,917.59	\$145.44
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$29,917.59	\$145.44

## Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX2328 - Checking	\$29,917.59	\$145.44	\$29,772.15
	\$29,917.59	\$145.44	\$29,772.15
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$81,582.41		
Total Net Deposits:	\$29,917.59		
Total Gross Receipts:	\$111,500.00		

## ANALYSIS OF CLAIMS REGISTER

Case Number: 17-27253

Date: July 25, 2018

Debtor Name: Elizabeth J. Brockman

Claims Bar Date: 3/14/2018

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Zane L. Zielinski, Trustee 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Administrative		\$0.00	\$8,053.88	\$8,053.88
100 2200	Zane L. Zielinski, Trustee 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Administrative		\$0.00	\$40.03	\$40.03
100 2500	Chicago Title Insurance	Administrative		\$0.00	\$0.00	\$1,918.00
100 3410	Alan D. Lasko & Associates P.C. 205 West Randolph Street Suite 1105 Chicago, IL 60606	Administrative		\$0.00	\$2,342.15	\$2,342.15
100 3420	Alan D. Lasko & Associates P.C. 205 West Randolph Street Suite 1105 Chicago, IL 60606	Administrative		\$0.00	\$49.22	\$49.22
100 3510	BHHS Koeing Rubloff Realty Group	Administrative		\$0.00	\$7,155.00	\$7,155.00
1 300 7100	Discover Bank Discover Products Inc Po Box 3025 New Albany, Oh 43054-3025	Unsecured		\$418.00	\$453.56	\$453.56
2 300 7100	Quantum3 Group Llc As Agent For Moma Funding Llc Po Box 788 Kirkland, Wa 98083-0788	Unsecured		\$6,236.00	\$6,236.39	\$6,236.39
3 300 7100	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Unsecured		\$0.00	\$10,006.82	\$10,006.82

Exhibit C

## ANALYSIS OF CLAIMS REGISTER

Case Number: 17-27253

Date: July 25, 2018

Debtor Name: Elizabeth J. Brockman

Claims Bar Date: 3/14/2018

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
400	Bmo Harris Bank N.A. Po Box 2035	Secured		\$0.00	\$51,998.78	\$51,998.78
4110	Milwaukee, Wi 53201					
Case Totals				\$6,654.00	\$86,335.83	\$88,253.83

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)



**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 17-27253

Case Name: Elizabeth J. Brockman

Trustee Name: Zane L. Zielinski, Trustee

Balance on hand \$ 29,772.15

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
	Bmo Harris Bank N.A.	\$ 51,998.78	\$ 51,998.78	\$ 51,998.78	\$ 0.00

Total to be paid to secured creditors \$ 0.00

Remaining Balance \$ 29,772.15

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Zane L. Zielinski, Trustee	\$ 8,053.88	\$ 0.00	\$ 8,053.88
Trustee Expenses: Zane L. Zielinski, Trustee	\$ 40.03	\$ 0.00	\$ 40.03
Accountant for Trustee Fees: Alan D. Lasko & Associates P.C.	\$ 2,342.15	\$ 0.00	\$ 2,342.15
Accountant for Trustee Expenses: Alan D. Lasko & Associates P.C.	\$ 49.22	\$ 0.00	\$ 49.22
Other: Chicago Title Insurance	\$ 1,918.00	\$ 1,918.00	\$ 0.00
Other: BHHS Koeing Rubloff Realty Group	\$ 7,155.00	\$ 7,155.00	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 10,485.28

Remaining Balance \$ 19,286.87

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 16,696.77 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank	\$ 453.56	\$ 0.00	\$ 453.56
2	Quantum3 Group Llc As Agent For	\$ 6,236.39	\$ 0.00	\$ 6,236.39
3	Pyod, Llc Its Successors And Assigns As Assignee	\$ 10,006.82	\$ 0.00	\$ 10,006.82

Total to be paid to timely general unsecured creditors \$ 16,696.77

Remaining Balance \$ 2,590.10

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

To the extent funds remain after payment in full to all allowed claims, interest will be paid at the legal rate of 1.2 % pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$ 167.67 . The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 2,422.43 .